



Mayor Gonnelli &

The Town Council

wish to send the following update

January 24, 2022- Governor Philip D. Murphy and Lt. Governor Sheila Y. Oliver today announced the upcoming launch of the Emergency Rescue Mortgage Assistance Program (ERMA) on February 8, 2022. This program – financed by the Homeowner Assistance Fund (HAF) – provides up to \$35,000 in assistance to cover mortgage arrearages and other housing cost delinquencies for eligible homeowners negatively impacted by the COVID-19 pandemic.

- The ERMA application portal opens on Tuesday, February 8 at 9 AM. Access the application portal at <https://njerma.com>.
- Free housing counseling is available to assist with applications. Find a participating counselor [here](#).
- Contact (855) 647-7700 or HAFservicing@njhmfa.gov for additional support.

To qualify for the ERMA program, homeowners must meet the following requirements:

- Be a New Jersey homeowner with a demonstrated COVID-19 related financial hardship occurring after January 20, 2020;
- Own and occupy an eligible primary residence;
- Have an income at or below 150% of their county's [Area Median Income \(AMI\)](#).

Once the ERMA portal opens, you will be able to submit an ERMA application using a personal computer, laptop, smartphone, or tablet. Housing counselors are available NOW to assist homeowners that need help understanding all available options and through the application process once it opens.

